

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

In re:	§	
	§	
MORROW, JILL ANN	§	Case No. 14-41744
MORROW, ELZY MAURICE	§	
	§	
Debtors	§	

TRUSTEE’S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/14/2014 . The undersigned trustee was appointed on 08/14/2014 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 7,039.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	2,161.01
Bank service fees	191.62
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 4,686.37

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/17/2014 and the deadline for filing governmental claims was 03/17/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,441.63 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,441.63 , for a total compensation of \$ 1,441.63 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 303.87 , for total expenses of \$ 303.87 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/02/2016 By: /s/CHRISTOPHER J. MOSER, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 14-41744 BTR Judge: BRENDA T. RHOADES
Case Name: MORROW, JILL ANN
MORROW, ELZY MAURICE
For Period Ending: 08/02/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Date Filed (f) or Converted (c): 08/14/14 (f)
341(a) Meeting Date: 09/12/14
Claims Bar Date: 12/17/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 119 Moonlight Dr. Murphy, TX 75094 Debtor Claimed 100% Exemption on Schedule C	214,000.00	0.00		0.00	FA
2. CASH	150.00	150.00		150.00	FA
3. Financial Accts Digital Federal CU xx9248= \$19.84; USAA Savings xx1864 = \$25.11; NFCU #0941 = \$515.03; Digital Federal #2631 = \$0.00; Digital Federal #3733 = (\$25.24); Digital Federal #6133 = \$0.00; Digital Federal #9248-2 = \$0.01; Digital Federal #9248-3 = \$0.01; USAA Savings xx1872 = \$25.00; NFCU #5356 = \$195.92;	755.68	900.00		750.00	FA
4. Household Goods Debtor Claimed 100% Exemption on Schedule C	6,050.00	0.00		0.00	FA
5. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C	1,300.00	0.00		0.00	FA
6. Jewelry Debtor Claimed 100% Exemption on Schedule C	2,350.00	0.00		0.00	FA
7. Hobby Equipment Debtor Claimed 100% Exemption on Schedule C	150.00	0.00		0.00	FA
8. 365 Supplies, LLC Jill Morrow - 51% Interest; Elzy Morrow - 0% interest	0.00	0.00		0.00	FA
9. EJEJ, LLC Jill Morrow - 100% Interest	0.00	0.00		0.00	FA
10. 2013 Tax Refund 2013 Partial Tax Refund of \$6,367.00 was directly deposited by IRS into the debtor's checking acct and spent prior to the date of bankruptcy. However, on 8/25/2014 (post petition), the IRS directly deposited into debtor's checking account a second payment for the 2013 tax refund in the amount of \$1,967.59 which belongs to the estate in full.	1,500.00	0.00		1,967.59	FA
11. 2005 GMC Sierra	5,311.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 14-41744 BTR Judge: BRENDA T. RHOADES
Case Name: MORROW, JILL ANN
MORROW, ELZY MAURICE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Date Filed (f) or Converted (c): 08/14/14 (f)
341(a) Meeting Date: 09/12/14
Claims Bar Date: 12/17/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Debtor Claimed 100% Exemption on Schedule C					
12. 2013 GMC Terrain Debtor Claimed 100% Exemption on Schedule C	21,401.00	0.00		0.00	FA
13. 1997 Honda Shadow Ace Motorcycle Debtors' claim to exemption was denied - 10/28/14 Order	500.00	0.00		650.00	FA
14. Office Equipment Debtor Claimed 100% Exemption on Schedule C	200.00	0.00		0.00	FA
15. Animals Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
16. 2014 Tax Refund (u) 2014 Tax Refund = \$5,489.00; Estate's portion of 2014 tax refund = \$3,398.67 + estate's portion of 2013 tax refund paid by the IRS directly to debtors of \$1,967.59 (item #10) = \$5,366.26; Debtors' portion = \$122.74	5,489.00	3,398.67		3,521.41	FA

	\$259,156.68	\$4,448.67	\$7,039.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
TOTALS (Excluding Unknown Values)				

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Quilling, Selander, Lownds, Winslett & Moser P.C. is employed to represent the trustee. The trustee is a partner in the same firm. Dohmeyer Valuation Corp. is employed as a valuation expert. On Oct. 23, 2014, Order Authorizing Sale of Property of the Estate was entered, item # 13. On Oct. 28, 2014, Order on Trustee's Objection to Exemptions was entered, item # 13. On Nov. 10, 2014, Agreed Order on Motion to Obtain Turnover of Property of the Estate was entered, item s #2 and # 3. Dohmeyer Valuation Corp will not be filing a fee application.

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 14-41744 BTR Judge: BRENDA T. RHOADES
Case Name: MORROW, JILL ANN
MORROW, ELZY MAURICE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Date Filed (f) or Converted (c): 08/14/14 (f)
341(a) Meeting Date: 09/12/14
Claims Bar Date: 12/17/14

Initial Projected Date of Final Report (TFR): 08/31/16

Current Projected Date of Final Report (TFR): 08/02/16

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41744
 Case Name: MORROW, JILL ANN
 MORROW, ELZY MAURICE
 Taxpayer ID No: 61-6523122
 For Period Ending: 08/02/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****3850 Checking Account (Non-Interest Earn)

Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
11/12/14	13	CORT MORGAN 711 N. FIELDER RD. ARLINGTON, TX 76012	Sale Proceeds - Motorcycle	1129-000	650.00		650.00
11/19/14	3	ELZY & JILL MORROW 119 MOONLIGHT DR. MURPHY, TX 75094	FINANCIAL ACCTS	1129-000	150.00		800.00
12/29/14	3	JILL MORROW 119 MOONLIGHT DR. MURPHY, TX 75094	FINANCIAL ACCTS	1129-000	450.00		1,250.00
01/21/15	2, 3	JILL MORROW 119 MOONLIGHT DR. MURPHY, TX 75094	FINANCIAL ACCTS	1129-000	300.00		1,550.00
01/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,540.00
02/27/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,530.00
03/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,520.00
04/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,510.00
05/29/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,500.00
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,490.00
07/01/15	10, 16	U.S. TREASURY KANSAS CITY, MO	2014 TAX REFUND 2014 Tax Refund = \$5,489.00; Estate's portion of 2014 tax refund = \$3,398.67 + estate's portion of 2013 tax refund paid to debtors of \$1,967.59 (item #10) = \$5,366.26; Debtors' portion = \$122.74	1224-000	5,489.00		6,979.00
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,969.00
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.35	6,958.65
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,948.65
10/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.32	6,938.33
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,928.33

Page Subtotals 7,039.00 110.67

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41744
 Case Name: MORROW, JILL ANN
 MORROW, ELZY MAURICE
 Taxpayer ID No: 61-6523122
 For Period Ending: 08/02/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****3850 Checking Account (Non-Interest Earn)

Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.29	6,918.04
01/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.25	6,907.79
02/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,897.79
03/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.22	6,887.57
04/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,877.57
05/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.19	6,867.38
06/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,857.38
07/19/16	003001	QSLWM 2001 Bryan Street, Suite 1800 Dallas, Texas 75201	Per Order Entered 7/18/16 Attorney's Fees			2,161.01	4,696.37
			Fees 2,112.50	3110-000			
			Expenses 48.51	3120-000			
07/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,686.37

COLUMN TOTALS	7,039.00	2,352.63	4,686.37
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	7,039.00	2,352.63	
Less: Payments to Debtors		0.00	
Net	7,039.00	2,352.63	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****3850)	7,039.00	2,352.63	4,686.37
	7,039.00	2,352.63	4,686.37
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 0.00 2,241.96

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41744
 Case Name: MORROW, JILL ANN
 MORROW, ELZY MAURICE
 Taxpayer ID No: 61-6523122
 For Period Ending: 08/02/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****3850 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-41744
Debtor Name: MORROW, JILL ANN

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
999 8200-00	JILL & ELZY MORROW 119 MOONLIGHT DR. MURPHY, TX 75094	Administrative		\$122.74	\$0.00	\$122.74
000001 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$9,309.79	\$0.00	\$9,309.79
000002 070 7100-00	First National Bank of Omaha 1620 Dodge Street Stop Code 3105 Omaha NE 68197	Unsecured		\$14,274.71	\$0.00	\$14,274.71
000003 070 7100-00	Ed Tucker Distributor, Inc. dba Tucker Rocky Distributing c/o Misti L. Beanland, Matthews, Shiels, 8131 LBJ Freeway, Suite 700 Dallas, TX 75238	Unsecured		\$217,237.12	\$0.00	\$217,237.12
000004 070 7100-00	American Express Bank, FSB c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$23,379.97	\$0.00	\$23,379.97
000005 070 7100-00	American Express Bank, FSB c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$32,709.99	\$0.00	\$32,709.99
000006 070 7100-00	Digital Federal Credit Union 220 Donald Lynch Blvd Marlborough, MA 01752	Unsecured		\$1,635.18	\$0.00	\$1,635.18
000007 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured		\$3,874.13	\$0.00	\$3,874.13
000008 070 7100-00	Lemans Corporation d/b/a Parts Unlimited Drag Specialities c/o Jameson & Dunagan, PC 3890 W. Northwest Hwy Suite 600 Dallas, TX 75220	Unsecured		\$49,846.56	\$0.00	\$49,846.56
Case Totals:				\$352,390.19	\$0.00	\$352,390.19

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-41744

Case Name: MORROW, JILL ANN

MORROW, ELZY MAURICE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE

Balance on hand \$ 4,686.37

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: CHRISTOPHER J. MOSER, TRUSTEE	\$ 1,441.63	\$ 0.00	\$ 1,441.63
Trustee Expenses: CHRISTOPHER J. MOSER, TRUSTEE	\$ 303.87	\$ 0.00	\$ 303.87

Total to be paid for chapter 7 administrative expenses \$ 1,745.50

Remaining Balance \$ 2,940.87

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 352,267.45 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank	\$ 9,309.79	\$ 0.00	\$ 74.48
000002	First National Bank of Omaha	\$ 14,274.71	\$ 0.00	\$ 114.20
000003	Ed Tucker Distributor, Inc.	\$ 217,237.12	\$ 0.00	\$ 1,737.89
000004	American Express Bank, FSB	\$ 23,379.97	\$ 0.00	\$ 187.04
000005	American Express Bank, FSB	\$ 32,709.99	\$ 0.00	\$ 261.68
000006	Digital Federal Credit Union	\$ 1,635.18	\$ 0.00	\$ 13.08
000007	Capital Recovery V, LLC	\$ 3,874.13	\$ 0.00	\$ 30.99
000008	Lemans Corporation d/b/a Parts Unlimited	\$ 49,846.56	\$ 0.00	\$ 398.77

Total to be paid to timely general unsecured creditors \$ 2,818.13

Remaining Balance \$ 122.74

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 122.74 .